30. A computer-implemented method for enabling a transfer of funds through a computer network from a first party registered with a computer server of the computer network to a second party not previously registered with the computer server, comprising the steps of:

receiving from the first party payment instructions comprising a payment amount and an email address of the second party;

sending to the email address of the second party an email containing directions for receiving the payment amount; and

if the directions are followed, transferring the payment amount to the second party.

31. The method of claim 30 wherein the payment instructions further comprise an identification of a payment source from which the payment amount is to be withdrawn.

32. The method of claim 31 wherein the payment amount is withdrawn from the identified payment source.

33. The method of claim 31 further comprising verifying availability of the payment amount from the identified source.

34. The method of claim 31 wherein the payment source is a bank account.

35. The method of claim 31 wherein the payment source is a credit card account.

36. The method of claim 31 wherein the payment source is a stored value account.

37. The method of claim 31 wherein the payment source is a default payment source selected by the first party prior to receiving the payment instructions.

39. The method of claim 30 wherein the directions for receiving the payment amount include a hyperlink to a web site maintained by the computer server.

40. The method of claim 30 wherein the directions for receiving the payment amount include a requirement that the second entity register with the computer server.

41. The method of claim 30 wherein the step of transferring the payment amount further comprises receiving transfer instructions from the second party.

42. The method of claim 30 wherein the step of transferring the payment amount further comprises depositing the payment amount into an account of the second party.

43. The method of claim 42 wherein the account of the second party is a bank account.

44. The method of claim 42 wherein the account of the second party is a credit card account.

45. The method of claim 42 wherein the account of the second party is a stored value account.

46. The method of claim 30 wherein the payment instructions further comprise a question to be posed to the second party and a corresponding correct answer and wherein the directions for receiving the payment amount require the second party to supply the correct answer to the question posed.

47. The method of claim 30 wherein the payment instructions further comprise a future date upon which the payment amount is to be transferred.

48. The method of claim 30 wherein the payment instructions further comprise a plurality of future dates upon each of which the payment amount is to be transferred.

49. The method of claim 48 wherein the plurality of future dates are periodic.

50. The method of claim 30 wherein at least one of the first and second parties is an individual.

51. The method of claim 30 wherein at least one of the first and second parties is a business.

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